

Fill in this information to identify the case:

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Debtor 1 Christopher Scott WillitsDebtor 2  
(Spouse, if filing)United States Bankruptcy Court for the: District of NebraskaCase number 1881331

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:**

WELLS FARGO USA HOLDINGS, INC

Court claim no. (if known): 4**Date of payment change:**Must be at least 21 days after date  
of this notice07/11/2019**New total payment:**

Principal, interest, and escrow, if any

\$ 887.14

Last 4 digits of any number you use to  
identify the debtor's account:

8 0 3 8**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

- ☒ No  
☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☐ No  
☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: 5.50000%New interest rate: 5.75000%Current principal and interest payment: \$ 559.44New principal and interest payment: \$ 570.46**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No  
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
*(Court approval may be required before the payment change can take effect.)*

Reason for change:

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

**X** /s/John Tamburo Date 06/10/2019  
Signature

Print: Tamburo, John VP Loan Documentation  
First Name Middle Name Last Name Title

Company Wells Fargo Bank, N.A.

Address MAC N9286-01Y  
Number Street  
1000 Blue Gentian Road  
Address 2  
Eagan MN 55121-7700  
City State ZIP Code

Contact phone 800-274-7025 NoticeOfPaymentChangeInquiries@wellsfargo.com  
Email

# UNITED STATES BANKRUPTCY COURT

District of Nebraska

Chapter 13 No. 1881331

Judge: Thomas L. Saladino

In re:

Christopher Scott Willits

Debtor(s).

## CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served on or before June 10, 2019 via filing with the US Bankruptcy Court's CM ECF system and/or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid or FedEx.

Debtor:

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

Christopher Scott Willits  
6018 N. 106th Cir

Omaha NE 68134

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

N/A

Debtor's Attorney:

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

Christopher J. Gamm  
Gamm Legal Services, LLC  
11550 West Dodge Road

Omaha NE 68154

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

N/A

Trustee:

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

Kathleen Laughlin  
Chapter 13 Trustee's Office  
13930 Gold Circle  
Suite 201  
Omaha NE 68144

/s/John Tamburo

VP Loan Documentation

Wells Fargo Bank, N.A.



WELLS FARGO HOME MORTGAGE  
RETURN MAIL OPERATIONS  
PO BOX 14472  
DES MOINES, IA 50306

CHRISTOPH S WILLITS  
6018 N 106TH CIR  
OMAHA, NE 68134

**Account Information**

Telephone: (866)-234-8271  
Fax: (866) 278-1179  
Correspondence: PO Box 10335  
Des Moines, IA 50306  
  
Hours of Operation: Mon - Fri, 6 a.m. - 10 p.m. CT  
Sat, 8 a.m. - 2 p.m., CT  
  
Loan Number:  
Property Address: 6018 N 106TH CIR  
OMAHA NE 68134

May 15, 2019

**Changes to Your Mortgage Interest Rate and Payments on July 11, 2019.**

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a six month period during which your interest rate stayed the same. That period ends on 6/11/2019, so on that date your interest rate changes. After that, your interest rate may change every six months for the rest of your loan term.

	Current Interest Rate And Monthly Payment	New Interest Rate And Monthly Payment
Interest Rate	5.50000%	5.75000%
Principal and Interest	\$559.44	\$570.46
Escrow	\$316.68	\$316.68
Total Monthly Payment	\$876.12	\$887.14 (Due July 11, 2019)

**Interest Rate:** We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin". We round the result of this addition to the nearest one eighth of one percentage point (0.12500%). Under your loan agreement, your index rate is 5.50000% and your margin is 0.25000%. Your "Prime Rate; The Last Business Day Of The Month" index is published monthly by the Wall Street Journal.

**Interest Rate Limits:** Your Interest rate cannot go higher than 14.50000% during the life of the loan. Your interest rate cannot go lower than 3.50000% during the life of the loan. Your interest rate can increase on this Change Date by no more than 1.00000%. Your interest rate can decrease on this Change Date by no more than 1.00000%.

AR153 708

Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. NMLSR ID 399801

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Account Information

Loan Number:  
Property Address: 6018 N 106TH CIR  
OMAHA NE 68134

Changes to Your Mortgage Interest Rate and Payments on July 11, 2019.

**New Interest Rate and Payment:** The table above shows your new interest rate and new monthly payment. Your new payment is based on the "Prime Rate; The Last Business Day Of The Month" index, your margin, a projected loan balance of \$75,424.18, and a remaining loan term of 210 months. Your current loan balance may be greater than the amount projected in this notice. Refer to your billing statement for your outstanding unpaid loan balance.

**Note:** Payment change limitations may not apply on certain payment change dates. Please refer to your loan documents for information regarding the limit to the amount that your payment may change and when this limit doesn't apply.

**Prepayment Penalty:** None.

If you have questions or concerns about your upcoming change, please call us at the number listed in the account information box.

Sincerely,

*Bethanne R Ross*

Bethanne R Ross  
Loan Administration Manager  
Wells Fargo Home Mortgage

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**Approved By:**